

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Vivian Lewis Reed

S.S. No.: xxx-xx-4177

Mailing Address: 4809 Cornerstone Drive, Oxford, NC 27565-

Case No. 09-82142

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 2, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 28, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 12/1/09

Lastname-SS#: Reed-4177

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Norwood and Sons		\$1,089	6.00		\$23.49	Judgment
			6.00			
			6.00			
			6.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Home Credit		\$4,821	6.00	\$48	\$103.98	2001 Honda Accord
			6.00			
			6.00			
			6.00			
			6.00			

ATTORNEY FEE (Unpaid part)	Amount	
Law Offices of John T. Orcutt, P.C.	\$2,800	
SECURED TAXES	Secured Amt	
IRS Tax Liens		
Real Property Taxes on Retained Realty	\$1,824	
UNSECURED PRIORITY DEBTS	Amount	
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED	Amount	
DMI=	None(\$0)	\$12,192

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$421** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **8.73** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(New_DeSardi) (6/24/09) © John T. Orcutt

Other Miscellaneous Provisions

Regarding Deed of Trust to Green Tree, see attached.

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

First Point Collection Resources
Post Office Box 26140
Greensboro, NC 27402-6140

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Granville County Tax Collector
Post Office Box 219
Oxford, NC 27565-0219

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI
Post Office Box 47248
Oak Park, MI 48237-7248

GreenTree Financial
332 Minnesota Street
Suite 610
Saint Paul, MN 55101-1311

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Applied Bank
Bankcard Center
PO box 11170
Wilmington, DE 19850-1170

Home Credit
946-E West Andrews Avenue
Henderson, NC 27536-3337

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Aspen
Post Office Box 790215
Saint Louis, MO 63179-0215

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Experian
P.O. Box 2002
Allen, TX 75013-2002

AT&T **
P.O. Box 80517
Charleston, SC 29416-0517

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

Nationwide Recovery Systems
2304 Tarpley Drive, # 134
Carrollton, TX 75006

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Solutions
15601 Dallas Parkway
Ste 700
Addison, TX 75001

North Carolina Department of Re
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Embarq
Post Office Box 7086
London, KY 40742-7086

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Norwood and Sons
1504 College Street
Oxford, NC 27565

Regional Neurosurgery, PLLC
3901 N. Roxboro Road
Suite 101
Durahm, NC 27704

Security Financial Services
1445-C Dabney Drive
Henderson, NC 27536

Sprint***
Post Office Box 8077
London, KY 40742

Time Financing Service
Post Office Box 706
Louisburg, NC 27549

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858